

**Amendments to the Claims**

Please cancel Claims 1, 3, 14-16, 18-38, 40-56 and 58-60. Please amend Claims 2, 4-7, 17, 39, and 57. The Claim Listing below will replace all prior versions of the claims in the application:

**Claim Listing**

1. (Cancelled)
2. (Currently Amended) The method of claim [[1]] 57, further comprising:  
changing the assigned weight for at least one of the attributes to compare financial tradeoffs.
3. (Cancelled)
4. (Currently Amended) The method of claim [[1]] 57, further comprising:  
populating one or more of the attributes for the financial products with grades from one or more financial databases, the databases providing a comparative grade of financial strength of financial product carriers; and  
converting the grades into numeric values.
5. (Currently Amended) The method of claim [[1]] 57, further comprising:  
populating one or more of the attributes of the financial products with values from a financial product illustration system, the system projecting values of each of the financial products.
6. (Currently Amended) The method of claim, [[1]] 57, further comprising:  
populating one or more of the attributes of the financial products with subjective scores from a user.
7. (Currently Amended) The method of claim [[1]] 57, further comprising:  
grouping the set of attributes into categories; and  
assigning a weight to each of the categories.

8. (Original) The method of claim 7, wherein a summation of the weights of the attributes within a category is equal to the assigned weight of the category.
9. (Previously Presented) The method of claim 7, further comprising:
  - selecting the categories from a group including:
    - financial strength, funding, and contractual features, the
    - contractual features including attributes associated with contractual
    - provisions, contractual guarantees, fund choices of a contract, and fund
    - performance of a contract.
10. (Previously Presented) The method of claim 9, further comprising:
  - selecting the attributes within the financial strength category from a group
  - including:
    - at least one rating from a rating agency;
    - asset size; and
    - strength of financial backing including parent.
11. (Previously Presented) The method of claim 9, further comprising:
  - selecting the attributes within the funding category from a group including:
    - first year cash flow resulting from purchasing a particular policy;
    - discounted value of the policy and benefits after tax cash flow at a
    - discounted rate;
    - internal rate of return on policy and benefits after tax cash flow;
    - after-tax effect on earnings due to the policy and benefits in first
    - year;
    - cumulative after-tax effect on earnings due to the policy and
    - benefits through first five years; and
    - number of years until the cumulative after-tax effect on earnings
    - becomes positive.

12. (Previously Presented) The method of claim 9, additionally comprising:  
selecting the attributes within the contractual features category from a group  
including:
  - de-MECing provisions;
  - mortality charge guarantees;
  - expense charge guarantees;
  - buyers rating of fund choices; and
  - buyers rating of historical fund performance.
13. (Previously Presented) The method of claim 9, additionally comprising:  
selecting the attributes from a group also including a subjective assessment of an  
underwriting offer relative to terms of insurance coverage.
14. (Cancelled)
15. (Cancelled)
16. (Cancelled)
17. (Currently Amended) The method of claim [[16]] 57, wherein [[the]] at least one life  
insurance policy is a corporate-owned life insurance policy.
- 18.-38. (Cancelled)
39. (Currently Amended) An article of manufacture, comprising:
  - a computer-usable medium;
  - a set of computer operating instructions embodied on the medium,including instructions for a method of comparing financial products as funding  
sources for a financial plan, comprising instructions for:
  - selecting two or more financial products for comparison as funding  
sources for a financial plan, ~~with at least two of the financial products  
being of a different class such that they have a different set of attributes,~~

each financial product having ~~values corresponding to the set of attributes~~  
a set of attribute values;

retrieving the attribute values for each of the selected financial products;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

~~scaling~~ dispersing the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, multiplying the set of relative attribute scores by the assigned weight to provide scaled relative attribute scores; and

generating a weighted product overall score for each financial product by summing the ~~weighted~~ scaled relative attribute scores associated with the product; and

presenting the weighted product overall scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

40.-56. (Canceled)

57. (Currently Amended) A method for execution by a data processor, the method comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:

providing a user interface for selecting a non-qualified supplemental benefits plan;

inputting employee census data for a participant of the selected non-qualified supplemental benefits plan through the user interface;

presenting an available set of life insurance policies that are available as potential funding sources for funding the non-qualified supplemental benefits plan based on the selected benefit plan and the input employee census data;

selecting two or more life insurance policies from the available set for comparison of a set of attributes through the user interface, each of the two or more life insurance policies having values corresponding to the set of attributes;

retrieving the attribute values from at least one storage location for each of the selected life insurance policies;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

~~scaling~~ dispersing the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

[[for]] scaling each attribute, by multiplying the set of relative attribute scores by the assigned weight to provide weighted relative attribute scores;

generating a weighted product overall score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

presenting the weighted product overall scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected life insurance policies.

58. (Cancelled)

59. (Cancelled)

60. (Cancelled)